

Certificate Number: 00437-PAM-DE-034361496

Bankruptcy Case Number: 19-02874



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 20, 2020, at 11:07 o'clock AM MDT, Migdalia Espinet completed a course on personal financial management given by internet by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: April 20, 2020 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor